



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name CITIZENS FINANCIAL GROUP, INC.

City/State PROVIDENCE, RI

Bank Holding Company Information

Federal Reserve District: 1

Consolidated Assets (\$000): 227,186,681

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CITIZENS FINANCIAL GROUP, INC.
ONE CITIZENS PLAZA

PROVIDENCE, RI 02903

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	206,106,114	183,637,956	185,342,953	176,434,423	162,863,617
Net income (\$000)	784,252	1,259,432	2,319,186	1,057,451	1,790,538
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.58	2.67	38	2.45	2.65	31	2.45	2.60	33	2.61	2.77	34	2.85	3.01	34
+ Non-interest income	0.95	0.96	57	1.11	1.11	56	1.14	1.04	60	1.31	1.21	60	1.14	1.32	53
- Overhead expense	2.34	2.17	69	2.19	2.24	51	2.20	2.17	54	2.37	2.57	45	2.33	2.69	32
- Provision for credit losses	0.21	0.09	86	-0.38	-0.15	15	-0.22	-0.09	18	0.81	0.51	84	0.27	0.15	81
+ Securities gains (losses)	0	0	86	0.01	0.01	68	0.01	0.01	68	0	0.02	44	0.01	0.01	70
+ Other tax equivalent adjustments	-0.01	0	1	-0.01	0	3	-0.01	0	2	-0.01	0	4	-0.01	0	2
= Pretax net operating income (tax equivalent)	0.98	1.40	15	1.76	1.79	54	1.61	1.66	49	0.74	1.04	24	1.39	1.56	34
Net operating income	0.76	1.06	18	1.37	1.36	56	1.25	1.26	52	0.60	0.81	27	1.10	1.19	35
Net income	0.76	1.06	18	1.37	1.35	56	1.25	1.26	52	0.60	0.82	27	1.10	1.19	35
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.08	3.12	45	2.92	3.14	34	2.90	3.06	35	3.33	3.55	32	4.21	4.41	35
Interest expense	0.20	0.24	47	0.22	0.27	46	0.20	0.25	48	0.48	0.52	51	1.07	1.08	53
Net interest income (tax equivalent)	2.87	2.88	43	2.69	2.85	34	2.70	2.80	38	2.85	3.01	36	3.14	3.33	33
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.08	75	0.37	0.13	90	0.26	0.11	87	0.54	0.27	82	0.36	0.21	80
Earnings coverage of net loan and lease losses (X)	11.34	-9.51	38	5.72	4.52	25	8.06	39.72	23	3.94	22.91	17	6.26	24.40	24
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	1.17	65	1.59	1.39	71	1.37	1.23	68	1.97	1.58	77	1.05	0.83	77
Allowance for loan and lease losses / Total loans and leases	1.23	1.15	62	1.54	1.37	71	1.34	1.20	65	1.91	1.55	75	1.02	0.81	74
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.53	0.41	73	0.63	0.63	59	0.55	0.49	67	0.85	0.71	68	0.62	0.57	61
30-89 days past due loans and leases / Total loans and leases	0.43	0.32	72	0.41	0.27	79	0.44	0.32	74	0.54	0.39	75	0.53	0.43	70
Liquidity and Funding															
Net noncore funding dependence	6.71	3.09	66	-3.94	-1.82	44	-1.91	-2.33	53	1.04	3.20	47	16.13	14.45	58
Net short-term noncore funding dependence	0.49	-1.79	58	-6.46	-8.21	50	-4.32	-7.71	57	-2.94	-4.76	53	8.44	3.38	60
Net loans and leases / Total assets	69.41	61.60	70	66.99	59.81	70	68.82	58.67	76	68.38	61.58	68	72.86	63.77	73
Capitalization															
Tier 1 leverage ratio	9.25	9.08	59	9.66	9.11	71	9.72	8.98	71	9.45	9.13	63	10	9.76	61
Holding company equity capital / Total assets	10.71	10.04	58	12.50	10.88	74	12.41	10.71	77	12.34	11.16	69	13.37	12.43	62
Total equity capital (including minority interest) / Total assets	10.71	10.14	57	12.50	11.01	72	12.41	10.82	77	12.34	11.29	68	13.37	12.57	62
Common equity tier 1 capital / Total risk-weighted assets	9.56	11.90	12	10.28	12.69	13	9.86	12.42	11	9.95	12.38	12	10.01	12.17	20
Net loans and leases / Equity capital (X)	6.48	6.22	56	5.36	5.51	47	5.55	5.53	51	5.54	5.58	51	5.45	5.21	59
Cash dividends / Net income	53.14	34	85	31	25.30	62	33.76	28.27	63	73.75	42.30	90	38.47	33.12	57
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	22.45	7.91	84	2.94	9.29	30	2.71	10.50	20	10.62	16.68	34	3.16	9.26	30
Equity capital	4.87	-0.29	70	3.48	9.31	25	3.29	7.46	37	2.13	6.99	27	6.65	10.49	45
Net loans and leases	26.86	11.87	84	-3.50	0.79	39	3.37	3.36	58	3.82	9.07	34	3.88	9.10	29
Noncore funding	149.17	10.50	94	-55.51	-23.76	8	-46	-14.79	12	-40.29	-12.18	17	-6.79	6.59	26
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	14.45	11.61	69	13.34	11.05	69	13.23	10.95	70	15.18	13.56	69	11.19	13.04	62
Equity investment in subsidiaries / Equity capital	100.41	103.92	36	97.57	103.07	18	98.49	103.22	22	98.22	102.81	22	99.41	103.22	25
Cash from ops + noncash items + op expense / Op expense + dividends	17.25	116.54	18	148.42	130.64	62	146.71	154.48	54	119.29	147.24	42	162.56	190.27	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,456,781	2,144,076	4,300,735	4,765,017	5,441,058	14.58	22.72
Income from lease financing receivables.....	25,116	25,250	48,559	63,996	76,595	-0.53	-44.27
Fully taxable income on loans and leases.....	2,481,897	2,169,323	4,349,291	4,829,002	5,517,627	14.41	21.25
Tax-exempt income on loans and leases.....	0	3	3	11	26	-100.00	-100.00
Estimated tax benefit on income on loans and leases.....	0	547	975	1,186	3,239	-100.00	-100.00
Income on loans and leases (tax equivalent).....	2,481,897	2,169,873	4,350,269	4,830,199	5,520,892	14.38	20.85
Investment interest income (tax equivalent).....	331,922	254,442	499,624	519,757	636,254	30.45	7.55
Interest on balances due from depository institutions.....	15,879	5,364	14,577	10,299	30,083	196.03	105.47
Interest income on other earning assets.....	18,945	7,932	15,799	17,346	30,086	138.84	14.38
Total interest income (tax equivalent).....	2,848,643	2,437,611	4,880,269	5,377,601	6,217,315	16.86	19.36
Interest on time deposits of \$250K or more.....	1,491	5,670	7,838	41,861	89,490	-73.70	-87.41
Interest on time deposits < \$250K.....	7,192	20,698	29,214	157,378	334,621	-65.25	-87.00
Interest on foreign office deposits.....	7	123	255	1,954	2,374	-94.31	-97.76
Interest on other deposits.....	70,584	65,717	124,234	309,117	729,274	7.41	-41.43
Interest on other borrowings and trading liabilities.....	72,487	61,005	111,486	190,218	350,151	18.82	-29.66
Interest on subordinated debt and mandatory convertible securities.....	35,411	32,798	65,589	70,351	69,457	7.97	-18.26
Total interest expense.....	187,172	186,011	338,616	770,879	1,575,367	0.62	-44.02
Net interest income (tax equivalent).....	2,661,471	2,251,600	4,541,653	4,606,722	4,641,948	18.20	29.68
Non-interest income.....	983,530	1,017,608	2,116,658	2,303,770	1,849,292	-3.35	32.35
Adjusted operating income (tax equivalent).....	3,645,001	3,269,208	6,658,311	6,910,492	6,491,240	11.49	30.39
Overhead expense.....	2,410,737	2,009,571	4,079,863	4,173,489	3,800,106	19.96	38.51
Provision for credit losses.....	219,000	-353,300	-411,300	1,431,089	439,252		50.59
Securities gains (losses).....	4,966	6,187	10,446	4,452	17,465	-19.73	130.55
Other tax equivalent adjustments.....	-9,184	-6,751	-23,780	-9,890	-10,912		
Pretax net operating income (tax equivalent).....	1,011,046	1,612,378	2,976,419	1,300,506	2,258,443	-37.29	10.91
Applicable income taxes.....	230,025	352,400	657,915	240,655	459,631	-34.73	-10.87
Tax equivalent adjustments.....	-3,231	546	-704	2,400	8,274		
Applicable income taxes (tax equivalent).....	226,794	352,946	657,211	243,055	467,905	-35.74	-17.26
Minority interest.....	0	0	22	0	0		
Net income before discontinued operations, net of minority interest.....	784,252	1,259,432	2,319,186	1,057,451	1,790,538	-37.73	23.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	784,252	1,259,432	2,319,186	1,057,451	1,790,538	-37.73	23.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	784,252	1,259,432	2,319,208	1,057,451	1,790,538	-37.73	23.02
Investment securities income (tax equivalent).....	331,922	254,442	499,624	519,757	636,254	30.45	7.55
US Treasury and agency securities (excluding mortgage-backed securities).....	18,305	6	10	421	1,941	304983.33	32587.50
Mortgage-backed securities.....	285,851	234,804	448,711	500,064	614,740	21.74	-4.44
All other securities.....	27,766	19,632	50,903	19,272	19,573	41.43	194.94
Cash dividends declared.....	416,771	390,453	783,001	779,843	688,833	6.74	178.40
Common.....	360,133	334,567	669,644	672,211	615,873	7.64	152.15
Preferred.....	56,638	55,886	113,357	107,632	72,960	1.35	723.83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.76	2.90	39	2.65	2.92	27	2.63	2.85	29	3.05	3.27	27	3.82	4	32
Less: Interest expense	0.18	0.22	45	0.20	0.25	46	0.18	0.23	48	0.44	0.48	50	0.97	0.98	53
Equals: Net interest income (tax equivalent)	2.58	2.67	38	2.45	2.65	31	2.45	2.60	33	2.61	2.77	34	2.85	3.01	34
Plus: Non-interest income	0.95	0.96	57	1.11	1.11	56	1.14	1.04	60	1.31	1.21	60	1.14	1.32	53
Equals: adjusted operating income (tax equivalent)	3.54	3.67	48	3.56	3.82	40	3.59	3.70	44	3.92	4.04	45	3.99	4.41	29
Less: Overhead expense	2.34	2.17	69	2.19	2.24	51	2.20	2.17	54	2.37	2.57	45	2.33	2.69	32
Less: Provision for credit losses	0.21	0.09	86	-0.38	-0.15	15	-0.22	-0.09	18	0.81	0.51	84	0.27	0.15	81
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	85	0.01	0.01	68	0.01	0.01	69	0	0.02	44	0.01	0.01	70
Plus: other tax equivalent adjustments	-0.01	0	1	-0.01	0	3	-0.01	0	2	-0.01	0	4	-0.01	0	2
Equals: Pretax net operating income (tax equivalent)	0.98	1.40	15	1.76	1.79	54	1.61	1.66	49	0.74	1.04	24	1.39	1.56	34
Less: Applicable income taxes (tax equivalent)	0.22	0.33	18	0.38	0.41	42	0.35	0.38	47	0.14	0.23	23	0.29	0.36	29
Less: Minority interest	0	0	44	0	0	41	0	0	78	0	0	42	0	0	36
Equals: Net operating income	0.76	1.06	18	1.37	1.36	56	1.25	1.26	52	0.60	0.81	27	1.10	1.19	35
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.76	1.06	18	1.37	1.35	56	1.25	1.26	52	0.60	0.82	27	1.10	1.19	35
Memo: Net income (last four quarters)	0.94	1.12	28	1.12	1.25	38	1.25	1.26	52	0.60	0.82	27	1.10	1.19	35
Net income—BHC and noncontrolling (minority) interest	0.76	1.07	17	1.37	1.37	56	1.25	1.27	52	0.60	0.83	27	1.10	1.20	35
Margin Analysis															
Average earning assets / Average assets	89.84	92.97	13	91.07	93.15	24	90.67	93.08	22	91.53	92.32	37	90.66	91.05	45
Average interest-bearing funds / Average assets	59.49	60.12	56	61.05	62.32	47	60.23	61.99	50	64.21	64.06	53	67.01	65.57	59
Interest income (tax equivalent) / Average earning assets	3.08	3.12	45	2.92	3.14	34	2.90	3.06	35	3.33	3.55	32	4.21	4.41	35
Interest expense / Average earning assets	0.20	0.24	47	0.22	0.27	46	0.20	0.25	48	0.48	0.52	51	1.07	1.08	53
Net interest income (tax equivalent) / Average earning assets	2.87	2.88	43	2.69	2.85	34	2.70	2.80	38	2.85	3.01	36	3.14	3.33	33
Yield or Cost															
Total loans and leases (tax equivalent)	3.43	4.01	14	3.41	4.05	18	3.42	4.01	17	3.76	4.27	20	4.61	5.09	21
Interest-bearing bank balances	0.42	0.42	47	0.09	0.11	18	0.13	0.14	22	0.16	0.27	19	1.27	2.04	13
Federal funds sold and reverse repos	0.33	0.58	38		0.26			0.25			0.68		6.54	2.44	97
Trading assets	0.53	0.52	66	0.40	0.42	69	0.38	0.45	67	0.40	0.60	63	1.02	0.99	61
Total earning assets	3.07	3.09	45	2.91	3.11	35	2.89	3.04	36	3.32	3.51	32	4.20	4.36	37
Investment securities (tax equivalent)															
US Treasury and agency securities (excluding mortgage-backed securities)	2.11	1.85	75	1.91	1.80	57	1.86	1.77	58	2.13	2.25	38	2.56	2.76	35
Mortgage-backed securities	2.03	1.22	92	0.11	1.28	4	0.09	1.14	4	2.32	1.75	78	2.20	2.32	48
All other securities	1.98	1.78	70	1.79	1.56	70	1.71	1.57	66	2.05	2.05	48	2.50	2.61	36
	2.88	2.82	58	4.21	2.91	84	3.79	2.81	81	4.47	3.24	84	307.52	4.06	97
Interest-bearing deposits															
Time deposits of \$250K or more	0.14	0.20	43	0.18	0.24	38	0.16	0.21	41	0.51	0.53	53	1.23	1.10	62
Time deposits < \$250K	0.20	0.50	10	0.45	0.76	20	0.36	0.66	20	0.96	1.42	16	1.44	1.96	14
Other domestic deposits	0.30	0.44	30	0.80	0.72	62	0.64	0.62	56	1.67	1.36	75	2.38	1.82	86
Foreign deposits	0.13	0.17	47	0.14	0.17	48	0.13	0.15	51	0.36	0.36	53	0.99	0.93	57
	0.10	0.25	40	0.13	0.12	62	0.12	0.14	55	0.33	0.42	42	0.70	1.19	33
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	0.89	0.36	88	0.10	0.19	43	0.09	0.17	43	0.34	0.62	29	1.37	1.86	35
All interest-bearing funds	1.56	1.24	63	1.74	1.31	66	1.77	1.27	68	1.89	1.50	71	2.74	2.38	69
	0.31	0.36	42	0.33	0.40	43	0.30	0.37	46	0.68	0.74	51	1.44	1.49	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	983,530	1,017,608	2,116,658	2,303,770	1,849,292
Fiduciary activities income	23,608	24,556	50,472	45,169	42,766
Service charges on deposit accounts - domestic	197,193	191,753	394,789	386,386	493,211
Trading revenue	77,521	23,329	56,339	75,757	81,597
Investment banking fees and commissions	176,175	165,052	392,340	275,302	233,744
Insurance activities revenue	1,114	1,857	3,523	3,985	4,521
Venture capital revenue	0	0	0	0	0
Net servicing fees	91,123	27,810	59,338	48,514	81,676
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	25,779	229,565	387,326	893,964	215,581
Other non-interest income	391,017	353,686	772,531	574,693	696,196
Total overhead expenses	2,410,737	2,009,571	4,079,863	4,173,489	3,800,106
Personnel expense	1,278,777	1,073,882	2,134,016	2,129,402	2,033,144
Net occupancy expense	361,183	327,802	650,518	628,887	614,398
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	16,921	4,820	11,466	10,732	10,568
Other operating expenses	753,856	603,067	1,283,863	1,404,468	1,141,996
Fee income on mutual funds and annuities	103,749	87,730	179,211	148,778	149,174
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,583	17,472	17,463	17,584	17,997
Average personnel expense per employee	65.30	61.46	122.20	121.10	112.97
Average assets per employee	10,524.75	10,510.41	10,613.47	10,033.80	9,049.49

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	10.55	2.35	96	8.62	2.15	95	8.47	2.17	95	6.46	2.02	91	8.07	2.72	89
Overhead expenses / Net Interest Income + non-interest income	66.25	59.40	78	61.61	59.03	60	61.49	59.28	54	60.50	62.28	45	58.72	61.29	43
Percent of Average Assets															
Total overhead expense	2.34	2.17	69	2.19	2.24	51	2.20	2.17	54	2.37	2.57	45	2.33	2.69	32
Personnel expense	1.24	1.20	60	1.17	1.25	40	1.15	1.21	41	1.21	1.30	44	1.25	1.41	34
Net occupancy expense	0.35	0.22	92	0.36	0.24	93	0.35	0.23	90	0.36	0.26	86	0.38	0.28	84
Other operating expenses	0.75	0.72	66	0.66	0.73	50	0.70	0.72	56	0.80	0.94	52	0.71	0.97	29
Overhead less non-interest income	1.38	1.19	62	1.08	1.10	42	1.06	1.10	39	1.06	1.25	36	1.20	1.32	38
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.14	58.92	78	61.47	58.45	63	61.27	58.83	55	60.39	61.82	48	58.54	60.64	45
Personnel expense	35.08	32.65	61	32.85	33.10	43	32.05	32.93	37	30.81	32.36	36	31.32	32.39	40
Net occupancy expense	9.91	6.14	92	10.03	6.33	90	9.77	6.23	90	9.10	6.58	86	9.47	6.52	90
Other operating expenses	21.15	19.36	68	18.59	18.60	54	19.45	19.18	54	20.48	22.28	55	17.76	21.20	32
Total non-interest income	26.98	25.40	60	31.13	28.18	61	31.79	27.67	64	33.34	28.83	63	28.49	29.23	60
Fiduciary activities income	0.65	2.23	39	0.75	2.24	36	0.76	2.20	40	0.65	2.09	36	0.66	1.97	40
Service charges on domestic deposit accounts	5.41	3.45	82	5.87	3.19	89	5.93	3.27	89	5.59	3.27	85	7.60	3.88	95
Trading revenue	2.13	0.45	89	0.71	0.72	70	0.85	0.62	74	1.10	1.28	68	1.26	1.18	71
Investment banking fees and commissions	4.83	2.25	82	5.05	2.52	82	5.89	2.58	82	3.98	2.46	79	3.60	3.54	76
Insurance activities revenue	0.03	0.36	48	0.06	0.37	47	0.05	0.36	48	0.06	0.41	48	0.07	0.47	47
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	2.50	1.38	81	0.85	0.55	74	0.89	0.60	75	0.70	0.01	86	1.26	0.28	89
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.71	1.51	45	7.02	3.83	78	5.82	3.30	79	12.94	3.92	88	3.32	1.86	76
Other non-interest income	10.73	9.09	72	10.82	9.26	70	11.60	9.27	72	8.32	9.65	50	10.73	10.04	67
Overhead less non-interest income	39.16	32.73	68	30.34	29.94	44	29.49	30.52	39	27.06	31.93	31	30.05	31.06	38
Applicable income taxes / Pretax net operating income (tax equivalent)	22.75	21.22	66	21.86	21.54	49	22.10	21.18	59	18.50	18.63	42	20.35	20.56	51
Applicable income tax + TE / Pretax net operating income + TE	22.43	23.38	42	21.89	23.10	34	22.08	22.67	39	18.69	21.18	23	20.72	23.23	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	75,473,965	53,244,807	53,965,290	53,656,416	51,874,550	41.75	59.49
Commercial and industrial loans	47,034,740	38,536,527	41,227,932	39,866,643	36,533,272	22.05	49.83
Loans to individuals	31,610,004	29,710,350	31,590,168	29,061,320	27,541,729	6.39	34.01
Loans to depository institutions and acceptances of other banks	88,044	111,689	124,564	99,103	151,122	-21.17	1176.56
Agricultural loans	0	0	0	0	0		
Other loans and leases	5,446,740	4,643,896	4,723,177	5,397,737	6,171,436	17.29	-25.63
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	159,653,493	126,247,269	131,631,131	128,081,219	122,272,109	26.46	45.62
Less: Allowance for loan and lease losses	1,963,749	1,947,098	1,758,391	2,442,978	1,251,717	0.86	61.09
Net loans and leases	157,689,744	124,300,171	129,872,740	125,638,241	121,020,392	26.86	45.45
Debt securities that reprice or mature in over 1 year	31,322,479	24,646,733	24,927,268	23,758,444	23,017,027	27.09	37.61
Mutual funds and equity securities	107,724	79,857	94,526	65,272	46,286	34.90	
Subtotal	189,119,947	149,026,761	154,894,534	149,461,957	144,083,695	26.90	44.17
Interest-bearing bank balances	5,487,992	11,800,607	8,138,197	11,870,956	2,487,803	-53.49	49.14
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,206,235	2,647,289	3,381,804	2,418,468	797,376	21.11	119.21
Trading assets	1,658,139	1,844,222	1,409,105	1,983,847	969,792	-10.09	212.89
Total earning assets	199,472,313	165,318,879	167,823,640	165,735,228	148,338,666	20.66	45.76
Non-interest-bearing cash and due from depository institutions	1,678,840	1,360,706	1,455,113	1,328,190	1,438,393	23.38	41.60
Premises, fixed assets, and leases	1,934,478	1,508,796	1,534,034	1,559,324	1,459,999	28.21	222.48
Other real estate owned	12,689	19,455	18,737	15,776	38,097	-34.78	-61.31
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	24,088,361	17,333,127	17,876,978	15,090,022	14,814,735	38.97	80.76
Total assets	227,186,681	185,540,963	188,708,502	183,728,540	166,089,890	22.45	49.47
Quarterly average assets	222,880,231	184,693,133	187,751,052	180,988,018	165,105,996	20.68	48.22
Average loans and leases (YTD)	144,656,891	127,345,836	127,189,325	128,340,683	119,675,394	13.59	32.52
Memoranda							
Loans held-for-sale	3,355,979	3,580,551	3,391,844	3,854,622	3,161,171	-6.27	485.51
Loans not held-for-sale	156,297,514	122,666,718	128,239,287	124,226,597	119,110,938	27.42	43.31
Real estate loans secured by 1-4 family	42,728,443	35,386,257	36,850,557	35,775,153	34,745,134	20.75	33.35
Commercial real estate loans	32,745,522	17,858,550	17,114,733	17,881,263	17,129,416	83.36	114.32
Construction and land development	5,196,865	5,151,838	4,688,212	4,555,768	3,522,169	0.87	52.28
Multifamily	8,508,353	983,259	924,348	1,056,726	1,161,904	765.32	1280.85
Nonfarm nonresidential	19,040,304	11,723,453	11,502,173	12,268,769	12,445,343	62.41	69.25
Real estate loans secured by farmland	0	0	0	0	0		-100.00
Total investment securities	34,636,438	27,373,879	28,403,598	26,242,184	23,860,679	26.53	42.98
U.S. Treasury securities	3,407,384	10,623	10,675	10,729	70,678	31975.53	28430.39
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,372	2,760	2,263	3,217	4,574	22.17	-52.62
Mortgage-backed securities	29,270,862	26,278,700	26,349,764	25,269,597	23,737,713	11.39	20.94
Asset-backed securities	1,847,096	1,001,939	1,946,370	893,369	1,428	84.35	73665.81
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	107,724	79,857	94,526	65,272	46,286	34.90	
Available-for-sale securities	24,961,437	24,583,025	26,066,771	22,942,361	20,612,675	1.54	29.62
U.S. Treasury securities	3,407,384	10,623	10,675	10,729	70,678	31975.53	28430.39
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	3,372	2,760	2,263	3,217	4,574	22.17	-52.62
Mortgage-backed securities	20,349,407	24,391,769	24,844,914	22,927,391	20,535,995	-16.57	5.79
Asset-backed securities	1,201,274	177,873	1,208,919	1,024	1,428	575.35	47874.20
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-206,649	79,488	46,712	121,960	39,806		
Available-for-sale securities appreciation (depreciation)	-1,593,639	164,884	-158,587	577,737	95,945		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,607,431	5,355,867	5,112,024	4,510,323	4,597,039	4.70	4.91

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	55,244,645	8,864,996	10,644,688	9,446,340	3,998,072	523.18	775.05
NOW, ATS and transaction accounts	41,388,580	10,162,992	12,060,397	8,955,705	7,690,262	307.25	531.90
Time deposits less brokered deposits < \$250K	4,068,794	3,474,642	2,152,810	1,783,020	5,823,482	17.10	-16.36
MMDA and other savings accounts	73,685,964	125,506,531	126,733,593	119,638,411	95,316,887	-41.29	-13.93
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	174,387,983	148,009,161	151,591,488	139,823,476	112,828,703	17.82	68.75
Time deposits of \$250K or more	1,487,814	1,969,483	1,567,258	3,165,604	5,848,036	-24.46	-61.02
Foreign deposits	0	240,093	125,825	242,208	364,592	-100.00	-100.00
Federal funds purchased and repos	0	51,674	526	230,902	265,081	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,595,287	1,807,493	1,822,228	2,087,351	2,735,709	154.24	129.55
Other borrowings w/remaining maturity over 1 year	11,720,184	3,637,194	3,621,028	5,791,463	10,620,358	222.23	4.77
Brokered deposits < \$250K	3,574,559	873,788	1,419,864	4,328,393	6,702,790	309.09	-43.86
Noncore funding	21,377,844	8,579,725	8,556,729	15,845,921	26,536,566	149.17	-11.83
Trading liabilities	994,876	126,938	224,595	121,326	117,651	683.75	536.33
Subordinated notes and debentures + trust preferred securities	1,973,105	1,554,826	1,558,281	1,551,935	1,639,288	26.90	0.14
Other liabilities	4,125,129	4,071,894	3,357,621	3,712,717	2,766,313	1.31	86.25
Total liabilities	202,858,937	162,342,544	165,288,714	161,055,375	143,888,521	24.96	53.76
Equity Capital							
Perpetual preferred stock (including surplus)	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788	0.00	715.03
Common stock	6,448	5,710	5,713	5,699	5,682	12.92	13.98
Common surplus	22,099,516	18,964,385	19,004,921	18,939,664	18,890,593	16.53	17.80
Retained earnings	8,345,761	7,313,965	7,978,280	6,444,987	6,498,131	14.11	161.55
Accumulated other comprehensive income	-3,217,802	-381,167	-664,735	-58,886	-409,477		
Other equity capital components	-4,920,136	-4,718,348	-4,918,348	-4,623,348	-4,353,348		
Total holding company equity capital	24,327,744	23,198,419	23,419,788	22,673,165	22,201,369	4.87	21.25
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	24,327,744	23,198,419	23,419,788	22,673,165	22,201,369	4.87	21.25
Total liabilities and capital	227,186,681	185,540,963	188,708,502	183,728,540	166,089,890	22.45	49.47
Memoranda							
Non-interest-bearing deposits	55,244,645	48,508,216	50,327,940	44,695,355	29,932,748	13.89	94.50
Interest-bearing deposits	124,205,711	102,584,309	104,376,495	102,864,326	95,811,373	21.08	45.15
Total deposits	179,450,356	151,092,525	154,704,435	147,559,681	125,744,121	18.77	57.45
Long-term debt that reprices within 1 year	0	249,629	249,735	798,845	798,094	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	23,419,788	22,673,165	22,673,165	22,201,369	20,816,511		
Accounting restatements	0	0	0	-330,751	11,266		
Net income	784,252	1,259,432	2,319,186	1,057,451	1,790,538		
Net sale of new perpetual preferred stock	0	48,825	46,016	395,260	730,225		
Net sale of new common stock	59,149	24,731	65,270	49,087	75,519		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,788	95,000	295,000	270,000	1,220,000		
Changes incident to business combinations	3,036,181	0	0	0	0		
Less: Dividends declared	416,771	390,453	783,001	779,843	688,833		
Change in other comprehensive income	-2,553,067	-322,281	-605,848	350,592	686,143		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	24,327,744	23,198,419	23,419,788	22,673,165	22,201,369		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	33.22	38.78	33	28.70	36.32	30	28.60	36.25	30	29.20	36.22	33	31.23	37.78	37
Commercial and industrial loans	20.70	11.05	89	20.77	12.25	85	21.85	10.76	90	21.70	13.52	86	22	12.02	87
Loans to individuals	13.91	3.52	90	16.01	3.48	91	16.74	3.36	92	15.82	3.40	94	16.58	4.20	92
Loans to depository institutions and acceptances of other banks	0.04	0.02	86	0.06	0.01	89	0.07	0.02	88	0.05	0.03	85	0.09	0.04	84
Agricultural loans	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	2.40	4.45	38	2.50	4.22	39	2.50	4.47	39	2.94	4.63	46	3.72	5.01	46
Net loans and leases	69.41	61.60	70	66.99	59.81	70	68.82	58.67	76	68.38	61.58	68	72.86	63.77	73
Debt securities over 1 year	13.79	19.46	30	13.28	17.61	34	13.21	19.46	28	12.93	15.55	35	13.86	14.60	51
Mutual funds and equity securities	0.05	0.05	60	0.04	0.06	59	0.05	0.06	64	0.04	0.05	55	0.03	0.06	53
Subtotal	83.24	82.34	43	80.32	78.32	49	82.08	79.22	56	81.35	78.16	55	86.75	79.65	72
Interest-bearing bank balances	2.42	4.59	37	6.36	9.11	32	4.31	8.50	32	6.46	7.51	42	1.50	3.06	36
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.41	1.68	59	1.43	1.53	59	1.79	1.56	67	1.32	1.68	51	0.48	1.91	29
Trading assets	0.73	0.55	77	0.99	0.60	81	0.75	0.49	79	1.08	1.01	77	0.58	1.19	72
Total earning assets	87.80	90.95	12	89.10	91.43	21	88.93	91.77	15	90.21	91.05	42	89.31	89.53	46
Non-interest cash and due from depository institutions	0.74	1.01	30	0.73	1.01	31	0.77	0.82	47	0.72	1.07	23	0.87	1.14	28
Other real estate owned	0.01	0.01	53	0.01	0.02	56	0.01	0.01	61	0.01	0.02	41	0.02	0.03	53
All other assets	11.46	7.97	88	10.17	7.50	83	10.30	7.35	84	9.07	7.82	68	9.82	9.27	60
Memoranda															
Short-term investments	3.83	7.68	33	7.79	12.01	31	6.10	11.47	29	7.78	11.17	37	1.98	7.63	25
U.S. Treasury securities	1.50	1.96	59	0.01	1.08	31	0.01	1.47	25	0.01	0.84	37	0.04	1.03	38
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.75	15	0	1.72	15	0	1.73	14	0	1.69	18	0	1.34	18
Mortgage-backed securities	12.88	13.68	47	14.16	12.97	57	13.96	14.14	53	13.75	11.75	62	14.29	11.44	69
Asset-backed securities	0.81	0.68	70	0.54	0.38	73	1.03	0.50	77	0.49	0.32	75	0	0.28	51
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	1.48	0.35	90	1.93	0.42	90	1.80	0.55	89	2.10	0.52	90	1.90	0.39	93
Loans held for investment	68.80	61.41	69	66.11	59.85	69	67.96	58.06	77	67.61	61.72	64	71.71	63.50	69
Real estate loans secured by 1-4 family	18.81	12.26	81	19.07	11.69	81	19.53	11.46	84	19.47	11.91	83	20.92	13.29	79
Revolving	5.59	1.49	97	6.06	1.45	98	6.12	1.42	97	6.20	1.66	98	7.26	2.07	98
Closed-end, secured by first liens	13.10	10.40	68	12.82	9.84	68	13.26	9.67	72	13.02	9.81	67	13.25	10.69	66
Closed-end, secured by junior liens	0.12	0.18	54	0.19	0.20	65	0.14	0.17	61	0.25	0.22	71	0.41	0.28	75
Commercial real estate loans	14.41	24.34	26	9.63	22.48	18	9.07	22.69	18	9.73	22.22	22	10.31	22.23	25
Construction and land development	2.29	3.75	39	2.78	3.35	46	2.48	3.34	43	2.48	3.40	44	2.12	3.44	43
Multifamily	3.75	3.69	62	0.53	3.31	14	0.49	3.57	13	0.58	3.12	16	0.70	3.01	19
Nonfarm nonresidential	8.38	15.50	26	6.32	14.81	20	6.10	14.57	21	6.68	14.72	24	7.49	14.69	28
Real estate loans secured by farmland	0	0.35	8	0	0.34	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	47.27	62.08	25	42.18	59.66	22	41	61.05	22	41.89	57.15	24	42.43	57.46	26
Real estate loans secured by 1-4 family	26.76	20.31	73	28.03	19.82	77	28	19.86	77	27.93	19.43	79	28.42	20.75	76
Revolving	7.95	2.40	97	8.91	2.42	98	8.78	2.43	98	8.89	2.64	98	9.86	3.15	97
Closed-end	18.81	17.67	57	19.12	17.22	60	19.22	17.24	62	19.04	16.59	64	18.56	17.39	57
Commercial real estate loans	20.51	38.23	24	14.15	36.54	14	13	37.86	14	13.96	34.63	18	14.01	33.52	19
Construction and land development	3.26	5.97	36	4.08	5.50	42	3.56	5.65	41	3.56	5.26	41	2.88	5.09	39
1-4 family	0.63	1.34	47	0.48	1.11	44	0.57	1.18	48	0.39	0.93	41	0.35	0.94	40
Other	2.63	4.56	36	3.60	4.33	43	2.99	4.40	41	3.17	4.19	44	2.53	4.02	37
Multifamily	5.33	5.72	57	0.78	5.34	8	0.70	5.78	7	0.83	4.96	10	0.95	4.69	11
Nonfarm nonresidential	11.93	24.64	24	9.29	24.14	17	8.74	24.56	16	9.58	22.93	21	10.18	22.15	24
Owner-occupied	3.36	8.28	24	3.45	8.14	21	3.06	8.29	22	3.62	7.68	24	4.16	7.72	31
Other	8.56	16.13	28	5.84	15.71	15	5.68	15.94	15	5.96	14.95	17	6.02	14.34	19
Real estate loans secured by farmland	0	0.59	8	0	0.59	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0.06	0.05	83	0.09	0.03	87	0.09	0.04	87	0.08	0.06	84	0.12	0.11	83
Commercial and industrial loans	29.46	18.46	84	30.52	20.98	80	31.32	18.86	83	31.13	22.17	81	29.88	19.53	83
Loans to individuals	19.80	6.27	87	23.53	6.28	91	24	6.24	91	22.69	6.13	91	22.52	7.13	90
Credit card loans	1.14	0.53	84	1.18	0.51	83	1.21	0.53	83	1.26	0.65	81	1.49	0.81	80
Agricultural loans	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	3.41	8.30	34	3.68	8.03	35	3.59	8.75	35	4.21	9.09	41	5.05	9.85	41
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	348.85	407.54	34	283.11	383.17	32	283.36	391.81	30	290.88	381.27	33	302.92	391.26	35
Real estate loans secured by 1-4 family	197.49	130.40	81	188.16	124.52	78	193.50	126.06	80	193.94	125.03	78	202.90	138.18	74
Revolving	58.69	15.55	97	59.81	15.53	98	60.67	15.44	97	61.75	17.42	98	70.40	21.26	96
Closed-end	138.80	113.22	69	128.34	107.53	64	132.82	108.85	70	132.19	106.14	64	132.50	115.20	61
Commercial real estate loans	151.35	254.23	27	94.96	238.21	17	89.87	245.88	16	96.94	234.65	21	100.03	229.44	25
Construction and land development	24.02	38.88	38	27.39	35.52	42	24.62	35.95	41	24.70	35.62	42	20.57	34.95	41
1-4 family	4.64	8.60	49	3.23	7.06	46	3.92	7.42	49	2.71	6.34	43	2.53	6.61	42
Other	19.38	29.76	40	24.16	28.07	45	20.69	28.11	43	21.99	28.16	44	18.04	27.32	42
Multifamily	39.33	39.14	62	5.23	34.78	12	4.85	38.66	10	5.73	32.74	14	6.79	31.04	16
Nonfarm nonresidential	88.01	162.28	25	62.34	157.17	19	60.40	158.05	19	66.51	155.06	23	72.68	152.10	27
Owner-occupied	24.82	54.20	25	23.13	52.65	25	21.13	52.99	23	25.14	52.37	26	29.70	53.07	32
Other	63.19	106.54	28	39.20	102.08	18	39.27	102.54	20	41.37	100.54	23	42.97	97.41	27
Real estate loans secured by farmland	0	3.62	7	0	3.59	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0.41	0.27	85	0.59	0.18	89	0.65	0.21	88	0.54	0.28	85	0.88	0.44	83
Commercial and industrial loans	217.40	115.10	88	204.91	127.07	84	216.48	114.45	86	216.12	139.91	83	213.34	122.02	86
Loans to individuals	146.10	35.52	90	157.98	35.29	91	165.87	34.55	93	157.55	37.47	92	160.83	43.51	93
Credit card loans	8.41	2.76	86	7.94	2.61	86	8.35	2.77	86	8.74	3.30	85	10.67	4.34	84
Agricultural loans	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	25.18	50.19	37	24.69	46.75	38	24.80	51.06	37	29.26	49.54	40	36.04	52.44	47
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.70	30.64	25	12.64	28.84	12	11.75	30.07	12	12.35	27.32	15	12.01	26.45	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	138.02	203.71	31	84.82	187.37	18	81.19	195.33	16	85.72	183.76	21	85.74	178.57	25
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	162.84	261.50	27	107.95	244.59	17	102.31	252.85	16	110.86	240.85	21	115.45	236.10	27

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.83	7.68	33	7.79	12.01	31	6.10	11.47	29	7.78	11.17	37	1.98	7.63	25
Liquid assets	18.15	25.39	34	22.11	28.17	35	19.58	29.03	27	21.79	26.22	39	16.88	22.44	41
Investment securities	15.25	21.68	29	14.75	19.64	31	15.05	21.63	29	14.28	17.85	34	14.37	16.99	42
Net loans and leases	69.41	61.60	70	66.99	59.81	70	68.82	58.67	76	68.38	61.58	68	72.86	63.77	73
Net loans, leases and standby letters of credit	70.68	62.44	71	68.38	60.62	71	70.22	59.49	77	69.57	62.48	69	74.15	64.84	73
Core deposits	76.76	75.64	41	79.77	74.75	63	80.33	75.71	60	76.10	70.67	54	67.93	63.09	50
Noncore funding	9.41	10.86	54	4.62	10.89	25	4.53	10.30	29	8.62	14.13	40	15.98	19.36	50
Time deposits of \$250K or more	0.65	1.54	25	1.06	1.81	35	0.83	1.58	28	1.72	2.11	48	3.52	2.94	61
Foreign deposits	0	0.34	39	0.13	0.35	81	0.07	0.34	81	0.13	0.36	81	0.22	0.43	81
Federal funds purchased and repos	0	1.20	13	0.03	1.20	25	0	1.23	23	0.13	1.47	27	0.16	1.94	27
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0.03	0.52	40	0	0.54	41	0.13	0.54	44	0.16	0.48	44
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.02	1.63	64	0.97	0.99	64	0.97	1	61	1.14	1.24	58	1.65	3.01	37
Earning assets that reprice within 1 year	38.25	36.16	55	42.15	38.93	56	41.03	37.37	58	42.55	39.38	54	43.16	39.29	63
Interest-bearing liabilities that reprice within 1 year	3.64	6.49	30	3.03	7.04	15	2.34	6.39	13	4.61	8.20	33	9.72	10.19	57
Long-term debt that reprices within 1 year	0	0.28	32	0.13	0.26	68	0.13	0.26	70	0.43	0.47	73	0.48	0.96	62
Net assets that reprice within 1 year	34.62	28.22	62	38.98	30.25	70	38.56	29.65	72	37.50	29.11	67	32.96	26.63	65
Other Liquidity and Funding Ratios															
Net noncore funding dependence	6.71	3.09	66	-3.94	-1.82	44	-1.91	-2.33	53	1.04	3.20	47	16.13	14.45	58
Net short-term noncore funding dependence	0.49	-1.79	58	-6.46	-8.21	50	-4.32	-7.71	57	-2.94	-4.76	53	8.44	3.38	60
Short-term investment / Short-term noncore funding	90.30	166.36	41	299.68	284.81	65	238.30	273.46	58	144.31	184.19	50	21.27	77.77	28
Liquid assets - short-term noncore funding / Nonliquid assets	17	28.61	39	25.04	34.02	42	21.17	36.68	33	20.98	28.18	45	9.12	16.97	41
Net loans and leases / Total deposits	87.87	76.80	73	82.27	74.66	73	83.95	72.79	75	85.14	79.43	69	96.24	90.31	67
Net loans and leases / Core deposits	90.42	82.80	67	83.98	81.17	62	85.67	78.25	66	89.85	88.34	61	107.26	103.93	65
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.04	-6.37	72	0.46	0.84	45	0.26	0.12	64	0.74	1.57	42	0.25	0.72	41
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-7.98	-13.54	69	0.95	1.94	31	-0.90	-0.25	31	3.49	4.31	47	0.60	1.36	35
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	27.62	23.58	52	9.90	13.42	54	7.89	14.28	46	12.33	11.38	62	13.42	12.67	61
Available-for-sale securities	72.07	74.56	48	89.80	84.66	45	91.77	83.77	54	87.43	87.23	38	86.39	85.40	40
U.S. Treasury securities	9.84	9.26	64	0.04	5.52	32	0.04	6.70	25	0.04	4.72	37	0.30	6.15	37
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.01	8	15	0.01	8.87	15	0.01	8.22	14	0.01	9.83	17	0.02	7.75	18
Mortgage-backed securities	84.51	63.23	82	96	66.59	95	92.77	66.54	90	96.29	66.64	91	99.48	67.43	98
Asset-backed securities	5.33	3.36	71	3.66	2.05	74	6.85	2.50	81	3.40	1.91	74	0.01	1.66	51
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.31	0.28	67	0.29	0.32	66	0.33	0.29	68	0.25	0.35	61	0.19	0.40	53
Debt securities 1 year or less	9.26	8.89	61	9.67	8.69	62	11.91	7.78	77	9.22	10.55	54	3.34	11.86	23
Debt securities 1 to 5 years	6.94	20.02	21	0.23	17.05	1	0.28	18.25	1	0.60	17.03	5	1.08	17.94	8
Debt securities over 5 years	83.49	68.75	74	89.81	72.17	77	87.48	71.11	77	89.93	69.86	77	95.38	66.02	94
Pledged securities	16.19	30.80	30	19.57	33.87	34	18	32.26	32	17.19	35.67	29	19.27	30.57	38
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-39.82	-31.70	44	86.53	51.37	70	-19.38	27.98	17	334.97	183.32	78	-18.51	26.69	19
Investment securities	26.53	21.19	65	9.28	33.34	28	8.24	31.36	21	9.98	23.62	32	-1.57	11.75	23
Core deposits	17.82	9.58	77	11.10	16.88	29	8.42	16.94	22	23.93	26.88	46	5.11	11.23	36
Noncore funding	149.17	10.50	94	-55.51	-23.76	8	-46	-14.79	12	-40.29	-12.18	17	-6.79	6.59	26

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	91,811,045	76,760,976	84,206,000	74,159,942	72,742,676
Commit: Secured commercial real estate loans	8,386,241	4,390,140	6,212,533	5,187,912	5,582,346
Commit: Unsecured real estate loans	153,660	266,023	179,858	271,095	0
Credit card lines (reported semiannually, June/Dec)	11,596,325	9,691,259	10,073,671	9,772,083	10,795,148
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,884,189	2,575,687	2,637,918	2,176,729	2,137,086
Commercial and similar letters of credit	43,535	78,625	88,036	61,620	52,459
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	2,844,483	2,353,804	2,367,990	2,447,342	2,457,933
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	8,076,838	18,676,290	15,155,779	21,483,500	11,563,338
Written options contracts (interest rate)	3,333,959	3,876,266	4,002,532	4,264,643	4,618,632
Purchased options contracts (interest rate)	9,765,281	11,815,940	10,808,697	9,351,283	10,165,137
Interest rate swaps	196,979,642	153,554,103	147,800,510	155,421,249	152,660,308
Futures and forward foreign exchange	5,550,421	6,234,277	5,462,290	4,975,983	4,936,396
Written options contracts (foreign exchange)	417,599	326,299	434,151	295,804	342,927
Purchased options contracts (foreign exchange)	475,265	326,299	434,151	299,636	342,927
Foreign exchange rate swaps	19,658,452	13,402,408	15,005,463	11,217,876	9,478,636
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	57,914	25,282	28,532	11,981	2,056
Purchased options contracts (commodity and other)	36,713	4,180	3,967	1,425	682
Commodity and other swaps	802,144	401,424	481,394	232,856	89,596

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	40.41	24.48	90	41.37	22.45	91	44.62	22.78	92	40.36	22.01	90	43.80	23.52	88
Standby letters of credit	1.27	0.66	86	1.39	0.67	85	1.40	0.65	86	1.18	0.71	81	1.29	0.84	77
Commercial and similar letters of credit	0.02	0.02	72	0.04	0.02	82	0.05	0.02	84	0.03	0.02	78	0.03	0.02	77
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.25	0.26	89	1.27	0.25	90	1.25	0.24	90	1.33	0.35	89	1.48	0.42	91
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	107.91	44.65	88	112.45	49.75	88	105.78	46.30	88	112.97	48.62	87	116.93	68.47	85
Interest rate contracts	96.02	32.11	90	101.28	35.96	90	94.20	32.46	91	103.70	34.36	89	107.78	47.31	88
Interest rate futures and forward contracts	3.56	3.60	81	10.07	5.17	87	8.03	3.25	86	11.69	6.21	86	6.96	10.67	79
Written options contracts (interest rate)	1.47	1.58	75	2.09	1.82	75	2.12	1.41	79	2.32	2.18	72	2.78	2.47	82
Purchased options contracts (interest rate)	4.30	1.48	87	6.37	1.33	90	5.73	1.31	90	5.09	1.46	88	6.12	2.65	84
Interest rate swaps	86.70	21.90	93	82.76	20.67	93	78.32	20.49	93	84.59	20.83	93	91.91	28.86	92
Foreign exchange contracts	11.49	6.76	87	10.94	6.16	88	11.31	6.30	89	9.14	6.01	88	9.09	10.12	87
Futures and forward foreign exchange contracts	2.44	4.19	82	3.36	3.93	86	2.89	3.78	86	2.71	3.47	83	2.97	5.23	83
Written options contracts (foreign exchange)	0.18	0.04	90	0.18	0.04	90	0.23	0.04	90	0.16	0.03	88	0.21	0.05	86
Purchased options contracts (foreign exchange)	0.21	0.05	90	0.18	0.04	90	0.23	0.04	90	0.16	0.04	88	0.21	0.08	86
Foreign exchange rate swaps	8.65	0.79	93	7.22	0.73	93	7.95	0.76	93	6.11	0.77	93	5.71	2.03	91
Equity, commodity, and other derivative contracts	0.39	1.19	78	0.23	0.86	78	0.27	0.92	78	0.13	1.86	70	0.06	3.32	66
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.03	0.41	79	0.01	0.29	79	0.02	0.32	80	0.01	0.52	74	0	0.98	71
Purchased options contracts (commodity and other)	0.02	0.31	80	0	0.19	78	0	0.21	79	0	0.37	73	0	0.94	69
Commodity and other swaps	0.35	0.32	81	0.22	0.29	81	0.26	0.31	80	0.13	0.32	76	0.05	0.38	74
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	63.47	46.07	75	60.28	42.93	77	66.21	44.98	77	57.78	42.82	76	60.78	45.53	75

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	245,154,228	208,642,768	199,617,466	207,556,236	194,200,635
Interest rate contracts	218,155,720	187,922,599	177,767,518	190,520,675	179,007,415
Foreign exchange contracts	26,101,737	20,289,283	21,336,055	16,789,299	15,100,886
Equity, commodity, and other contracts	896,771	430,886	513,893	246,262	92,334
Derivatives Position					
Futures and forwards	13,627,259	24,910,567	20,618,069	26,459,483	16,499,734
Written options	3,809,472	4,227,847	4,465,215	4,572,428	4,963,615
Exchange-traded	0	0	0	0	0
Over-the-counter	3,809,472	4,227,847	4,465,215	4,572,428	4,963,615
Purchased options	10,277,259	12,146,419	11,246,815	9,652,344	10,508,746
Exchange-traded	0	0	0	0	0
Over-the-counter	10,277,259	12,146,419	11,246,815	9,652,344	10,508,746
Swaps	217,440,238	167,357,935	163,287,367	166,871,981	162,228,540
Held for trading	206,326,290	153,395,783	154,536,292	156,359,441	140,003,597
Interest rate contracts	179,327,782	132,675,614	132,686,344	139,323,880	124,810,377
Foreign exchange contracts	26,101,737	20,289,283	21,336,055	16,789,299	15,100,886
Equity, commodity, and other contracts	896,771	430,886	513,893	246,262	92,334
Non-traded	38,827,938	55,246,985	45,081,174	51,196,795	54,197,038
Interest rate contracts	38,827,938	55,246,985	45,081,174	51,196,795	54,197,038
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	241,344,756	204,414,922	195,152,221	202,983,808	189,237,019
One year or less	98,378,458	73,759,331	66,998,596	69,275,193	47,821,122
Over 1 year to 5 years	130,625,292	120,215,669	118,013,849	127,010,270	109,620,800
Over 5 years	12,341,006	10,439,922	10,139,776	6,698,345	31,795,097
Gross negative fair value (absolute value)	3,003,522	861,146	921,698	634,349	321,886
Gross positive fair value	2,371,331	1,924,709	1,508,672	2,153,159	984,311
Held for trading	2,203,143	1,780,914	1,436,643	1,940,408	956,725
Non-traded	168,188	143,795	72,029	212,751	27,586
Current credit exposure on risk-based capital derivative contracts	1,326,423	1,570,077	1,114,443	1,863,890	960,798
Credit losses on derivative contracts	182	360	3,898	3,427	-34
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	3,242
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	88.99	93.66	24	90.07	94.09	23	89.05	94.17	22	91.79	94.10	25	92.18	93.44	29
Foreign exchange contracts	10.65	3.30	83	9.72	3.27	83	10.69	3.47	85	8.09	3.49	83	7.78	3.20	83
Equity, commodity, and other contracts	0.37	1.20	75	0.21	1.17	71	0.26	1.14	74	0.12	1.17	67	0.05	1.64	64
Futures and forwards															
Futures and forwards	5.56	9.78	56	11.94	12.57	64	10.33	11.16	62	12.75	14.05	58	8.50	13.49	56
Written options															
Written options	1.55	5.78	40	2.03	7.49	36	2.24	6.28	40	2.20	8.18	32	2.56	5.91	45
Exchange-traded															
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter															
Over-the-counter	1.55	5.46	42	2.03	7.20	37	2.24	5.96	42	2.20	7.73	34	2.56	5.10	48
Purchased options															
Purchased options	4.19	3.69	65	5.82	3.44	72	5.63	3.27	71	4.65	3.42	72	5.41	4.42	67
Exchange-traded															
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter															
Over-the-counter	4.19	3.17	67	5.82	3.04	76	5.63	2.87	75	4.65	2.86	75	5.41	3.35	72
Swaps															
Swaps	88.70	74.97	56	80.21	71.23	49	81.80	74.26	48	80.40	68.76	54	83.54	69.75	54
Held for trading															
Held for trading	84.16	37.98	70	73.52	40.60	64	77.42	40.42	67	75.33	43.53	64	72.09	44.16	59
Interest rate contracts															
Interest rate contracts	73.15	31.52	73	63.59	34.42	62	66.47	34.15	66	67.13	36.62	64	64.27	37.24	63
Foreign exchange contracts															
Foreign exchange contracts	10.65	1.71	88	9.72	1.57	89	10.69	1.68	89	8.09	1.60	89	7.78	1.60	89
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0.37	0.58	83	0.21	0.58	81	0.26	0.60	83	0.12	0.68	78	0.05	0.83	77
Non-traded															
Non-traded	15.84	62.02	29	26.48	59.40	35	22.58	59.58	32	24.67	56.47	35	27.91	55.84	40
Interest rate contracts															
Interest rate contracts	15.84	57.94	30	26.48	56.19	37	22.58	56.71	32	24.67	53.82	35	27.91	52.22	41
Foreign exchange contracts															
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	98.45	93.09	50	97.97	91.87	56	97.76	92.53	50	97.80	91.48	58	97.44	93.86	49
One year or less															
One year or less	40.13	31.78	65	35.35	28.05	64	33.56	27.56	65	33.38	32.05	61	24.62	32.17	54
Over 1 year to 5 years															
Over 1 year to 5 years	53.28	24.76	85	57.62	26.03	92	59.12	27.01	89	61.19	27.06	95	56.45	30.45	85
Over 5 years															
Over 5 years	5.03	27.14	23	5	30.08	19	5.08	29.89	19	3.23	29.56	15	16.37	28.09	37
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	1.23	1.56	40	0.41	1.25	23	0.46	0.98	27	0.31	1.55	15	0.17	0.83	15
Gross positive fair value															
Gross positive fair value	0.97	1.74	33	0.92	1.68	20	0.76	1.34	20	1.04	2.23	17	0.51	1.19	19
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.15	0.07	85	0.05	0.05	72	0.05	0.04	78	0.04	0.07	58	0.02	0.06	57
Gross positive fair value (X)															
Gross positive fair value (X)	0.12	0.08	83	0.11	0.07	83	0.09	0.05	83	0.13	0.09	78	0.06	0.07	75
Held for trading (X)															
Held for trading (X)	0.11	0.06	87	0.10	0.05	83	0.08	0.04	85	0.12	0.07	79	0.06	0.06	78
Non-traded (X)															
Non-traded (X)	0.01	0.02	57	0.01	0.01	52	0	0.01	45	0.01	0.02	60	0	0.01	42
Current credit exposure (X)															
Current credit exposure (X)	0.07	0.04	79	0.09	0.05	80	0.06	0.04	80	0.11	0.06	78	0.06	0.05	76
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	95	0	0	90	0.02	0	95	0.02	0	95	0	0	2
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0.02	0	97
90+ days past due															
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	0.71	0.54	75	1.06	0.63	80	0.70	0.46	79	1.27	0.85	75	0.67	0.73	75

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,758,391	2,442,978	2,442,978	1,251,717	1,242,352
Gross losses	193,138	352,236	538,974	843,006	614,881
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	84,900	116,002	214,377	149,954	184,994
Net losses	108,238	236,234	324,597	693,052	429,887
Provision for loan and lease losses	212,770	-259,646	-359,990	1,431,089	439,252
Adjustments	100,826	0	0	453,224	0
Ending balance	1,963,749	1,947,098	1,758,391	2,442,978	1,251,717
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.21	0.08	87	-0.28	-0.14	26	-0.19	-0.09	21	0.81	0.51	84	0.27	0.15	81
Provision for loan and lease losses / Average loans and leases	0.29	0.14	80	-0.41	-0.25	33	-0.28	-0.16	30	1.12	0.82	77	0.37	0.24	79
Provision for loan and lease losses / Net loan and lease losses	196.58	198.72	63	-109.91	77.32	43	-110.90	-105.48	43	206.49	487.86	22	102.18	130.58	34
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	1.17	65	1.59	1.39	71	1.37	1.23	68	1.97	1.58	77	1.05	0.83	77
Allowance for loan and lease losses / Total loans and leases	1.23	1.15	62	1.54	1.37	71	1.34	1.20	65	1.91	1.55	75	1.02	0.81	74
Allowance for loan and lease losses / Net loans and leases losses (X)	9.07	28.67	32	4.12	15.27	11	5.42	21.39	17	3.52	11.58	16	2.91	8.03	31
Allowance for loan and lease losses / Nonaccrual assets	234.16	413.77	33	249.34	318.67	46	250.11	364.13	41	226.61	299.17	46	173.98	218.72	56
ALLL / 90+ days past due + nonaccrual loans and leases	118.56	319.24	15	176.34	260.68	34	134.29	287.08	22	109.80	244.34	17	129.31	151.73	51
Gross loan and lease losses / Average loans and leases	0.27	0.16	76	0.55	0.22	92	0.42	0.19	90	0.66	0.34	82	0.51	0.28	84
Recoveries / Average loans and leases	0.12	0.07	78	0.18	0.08	89	0.17	0.08	89	0.12	0.07	79	0.15	0.08	88
Net losses / Average loans and leases	0.15	0.08	75	0.37	0.13	90	0.26	0.11	87	0.54	0.27	82	0.36	0.21	80
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	15.75	23.25	33	13.76	16.12	51	25.43	34.67	42	24.39	33.98	38	37.50	36.22	64
Earnings coverage of net loan and lease losses (X)	11.34	-9.51	38	5.72	4.52	25	8.06	39.72	23	3.94	22.91	17	6.26	24.40	24

Net Loan and Lease Losses By Type

Real estate loans	-0.05	-0.01	9	-0.11	0.03	1	-0.11	0.02	1	0.15	0.04	88	0.08	0.01	93
Real estate loans secured by 1-4 family	-0.09	-0.02	8	-0.11	-0.01	3	-0.12	-0.02	3	-0.04	0.01	15	-0.04	0.01	12
Revolving	-0.09	-0.08	30	-0.07	-0.05	26	-0.12	-0.07	22	0.03	0.01	70	0.07	0.02	74
Closed-end	-0.09	-0.02	5	-0.13	-0.01	1	-0.13	-0.01	2	-0.07	0	4	-0.09	0	4
Commercial real estate loans	0	0	45	-0.12	0.05	2	-0.08	0.04	2	0.54	0.07	96	0.31	0.01	98
Construction and land development	0	-0.02	73	0	0	45	0	0	41	0	0	40	0	-0.01	60
1-4 family	0	0	60	0	0	14	0	0	15	0	0	22	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	-0.02	0.01	3	-0.01	0.01	4	-0.03	0	6	0.01	0	87
Nonfarm nonresidential	0	0	39	-0.18	0.07	3	-0.12	0.05	2	0.79	0.11	96	0.43	0.02	98
Owner-occupied	0	0	31	0.01	0.01	73	0.02	0.01	81	0.22	0.02	96	0.12	0.01	95
Other	0	0	55	-0.19	0.06	1	-0.13	0.04	1	0.57	0.08	93	0.31	0.01	98
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0.10	0.10	64	0.67	0.20	88	0.36	0.17	83	0.54	0.47	64	0.15	0.37	28
Loans to individuals	0.53	0.65	49	0.65	0.78	57	0.56	0.71	54	0.86	1.13	53	1.06	1.17	56
Credit card loans	2.65	1.99	66	3.54	2.18	81	3.07	1.84	80	3.99	2.92	73	3.77	3.11	64
Agricultural loans		0.01			0.03			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.74	0.14	89	1.75	0.08	97	1.21	0.10	96	2.69	0.15	98	0.70	0.15	92

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	685,007	516,023	585,467	686,366	652,312
90+ days past due loans and leases	817,690	323,295	606,406	1,146,853	248,505
Nonaccrual loans and leases	838,634	780,890	703,035	1,078,057	719,480
Total past due and nonaccrual loans and leases	2,341,331	1,620,208	1,894,908	2,911,276	1,620,297
Restructured 30-89 days past due	33,170	45,527	36,581	30,662	50,681
Restructured 90+ days past due	244,278	81,093	98,650	15,898	9,815
Restructured nonaccrual	308,039	247,451	233,731	268,104	260,328
Total restructured loans and leases	585,487	374,071	368,962	314,664	320,824
30-89 days past due loans held for sale	41,552	667	478	788	91
90+ days past due loans held for sale	7,919	810	895	438	0
Nonaccrual loans held for sale	107	1,530	1,452	58,951	244
Total past due and nonaccrual loans held for sale	49,578	3,007	2,825	60,177	335
Restructured loans and leases in compliance	730,019	715,263	680,393	659,577	641,813
Other real estate owned	12,689	19,455	18,737	15,776	38,097
Other Assets					
30-89 days past due	1,229	1,645	1,480	868	3,945
90+ days past due	658	531	1,295	567	337
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	1,887	2,176	2,775	1,435	4,282

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.43	0.32	72	0.41	0.27	79	0.44	0.32	74	0.54	0.39	75	0.53	0.43	70
90+ days past due loans and leases	0.51	0.09	90	0.26	0.10	84	0.46	0.10	88	0.90	0.12	93	0.20	0.15	74
Nonaccrual loans and leases	0.53	0.38	75	0.62	0.58	61	0.53	0.46	67	0.84	0.66	72	0.59	0.51	64
90+ days past due and nonaccrual loans and leases	1.04	0.53	87	0.87	0.73	68	0.99	0.62	81	1.74	0.85	87	0.79	0.71	59
30-89 days past due restructured	0.02	0.01	82	0.04	0.01	87	0.03	0.01	87	0.02	0.01	79	0.04	0.01	84
90+ days past due restructured	0.15	0	96	0.06	0	93	0.07	0	93	0.01	0.01	86	0.01	0.01	79
Nonaccrual restructured	0.19	0.09	81	0.20	0.12	75	0.18	0.10	76	0.21	0.13	76	0.21	0.14	73
30-89 days past due loans held for sale	0.03	0	93	0	0	81	0	0	80	0	0	79	0	0	77
90+ days past due loans held for sale	0	0	89	0	0	86	0	0	84	0	0	82	0	0	42
Nonaccrual loans held for sale	0	0	81	0	0	80	0	0	83	0.05	0.01	89	0	0	80
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.43	0.32	72	0.41	0.27	79	0.45	0.32	74	0.54	0.40	75	0.54	0.43	70
90+ days past due assets	0.51	0.10	90	0.26	0.10	84	0.46	0.10	88	0.90	0.12	93	0.20	0.15	74
Nonaccrual assets	0.53	0.39	74	0.62	0.59	61	0.53	0.47	67	0.84	0.67	72	0.59	0.53	63
30+ days past due and nonaccrual assets	1.47	0.88	84	1.29	1.04	71	1.44	0.97	77	2.27	1.29	86	1.33	1.19	66
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.73	0.32	90	0.60	0.43	76	0.69	0.36	86	1.21	0.52	89	0.58	0.44	70
90+ days past due and nonaccrual assets + other real estate owned	0.73	0.34	90	0.61	0.46	74	0.70	0.37	85	1.22	0.55	89	0.61	0.48	68
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.82	0.38	91	0.89	0.52	86	0.81	0.41	89	0.98	0.60	86	0.88	0.53	85
Allowance for loan and lease losses	94.66	57.44	84	84.34	67.93	75	87.43	62.64	77	73.68	66.66	68	116.63	115.41	61
Equity capital + allowance for loan and lease losses	7.07	3.52	89	6.53	4.43	81	6.11	3.60	84	7.17	4.97	79	6.22	4.28	75
Tier 1 capital + allowance for loan and lease losses	8.48	3.97	90	8.54	5.28	84	7.91	4.30	87	9.47	6.05	82	8.53	5.65	79
Loans and leases + other real estate owned	1.16	0.63	86	1.30	0.88	81	1.17	0.71	83	1.41	0.97	79	1.19	0.85	77

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.44	0.26	78	0.49	0.24	82	0.40	0.26	77	0.31	0.39	49	0.32	0.38	49
90+ days past due	1.02	0.11	92	0.59	0.12	88	1.08	0.12	91	2.08	0.16	95	0.46	0.16	83
Nonaccrual	0.74	0.45	79	1.01	0.65	80	0.85	0.52	81	1.27	0.76	83	0.73	0.46	77
Commercial and industrial															
30–89 days past due	0.11	0.28	29	0.09	0.17	38	0.20	0.24	55	0.51	0.23	85	0.19	0.31	41
90+ days past due	0.06	0.03	78	0	0.02	33	0.02	0.04	58	0.04	0.03	71	0	0.05	33
Nonaccrual	0.38	0.46	51	0.36	0.64	41	0.37	0.57	41	0.71	0.75	53	0.61	0.83	45
Individuals															
30–89 days past due	0.77	0.70	59	0.73	0.55	71	0.85	0.63	69	1.04	0.83	71	1.37	0.83	78
90+ days past due	0.05	0.07	62	0.03	0.07	57	0.05	0.09	58	0.04	0.14	48	0.04	0.17	44
Nonaccrual	0.32	0.18	78	0.34	0.18	78	0.30	0.17	77	0.38	0.28	72	0.41	0.17	83
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due		0.10			0.16			0.07			0.17			0.24	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.36			0.69			0.70			0.49			0.67	
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	1.05	0.11	95	0.09	0.11	66	0.43	0.12	86	0.26	0.18	72	0.68	0.20	87
90+ days past due	0	0.01	67	0.01	0.01	79	0.01	0.01	81	0.03	0.01	84	0.01	0.01	75
Nonaccrual	0.01	0.07	57	0.05	0.13	56	0.03	0.09	58	0.04	0.15	51	0.07	0.13	53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1-4 family	30-89 days past due	0.33	0.39	56	0.71	0.35	84	0.55	0.46	67	0.40	0.65	33	0.45	0.67	38
	90+ days past due	1.69	0.22	90	0.89	0.27	88	1.57	0.24	89	3.12	0.33	91	0.68	0.31	83
	Nonaccrual	1.17	0.61	82	1.15	0.82	75	1.14	0.71	80	1.24	0.89	72	0.97	0.73	73
Revolving	30-89 days past due	0.33	0.26	63	0.29	0.29	55	0.37	0.28	66	0.53	0.48	55	0.75	0.45	77
	90+ days past due	0	0.02	70	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.57	1.15	79	1.75	1.05	80	1.56	1.18	77	2.05	1.13	81	1.65	1	79
Closed-end	30-89 days past due	0.34	0.42	56	0.91	0.36	86	0.64	0.49	74	0.34	0.65	28	0.30	0.70	22
	90+ days past due	2.40	0.25	93	1.30	0.29	88	2.29	0.26	92	4.57	0.38	92	1.04	0.35	85
	Nonaccrual	0.99	0.60	80	0.88	0.77	67	0.95	0.67	76	0.86	0.87	58	0.61	0.70	51
Junior lien	30-89 days past due	0.01	0.01	77	0.02	0.01	80	0.02	0.01	78	0.03	0.02	79	0.06	0.02	85
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.08	0.02	88	0.10	0.04	82	0.10	0.03	87	0.11	0.04	84	0.10	0.04	83
Commercial real estate	30-89 days past due	0.59	0.16	91	0.04	0.14	30	0.06	0.15	43	0.13	0.26	46	0.05	0.18	22
	90+ days past due	0.16	0.01	96	0	0.01	54	0.01	0.01	75	0.02	0.02	70	0	0.03	46
	Nonaccrual	0.18	0.32	38	0.73	0.52	72	0.21	0.38	37	1.34	0.62	88	0.24	0.23	61
Construction and development	30-89 days past due	1.28	0.22	89	0.03	0.12	48	0.15	0.17	70	0.08	0.28	41	0.01	0.28	27
	90+ days past due	0.62	0.01	97	0	0.01	38	0.04	0.01	87	0.01	0.01	78	0.01	0.02	71
	Nonaccrual	0.20	0.16	71	0.21	0.36	67	0.21	0.20	72	0.06	0.41	37	0.06	0.20	45
1-4 family	30-89 days past due	0	0.02	29	0.03	0.02	78	0.01	0.02	69	0.03	0.03	69	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0.03	0	92	0.01	0	86	0	0	41
	Nonaccrual	0.03	0.01	82	0.03	0.02	77	0.02	0.01	77	0.05	0.03	78	0.06	0.02	84
Other	30-89 days past due	1.28	0.17	91	0	0.07	21	0.13	0.13	75	0.05	0.22	46	0.01	0.20	36
	90+ days past due	0.62	0.01	98	0	0	41	0.01	0	88	0	0	40	0.01	0.01	78
	Nonaccrual	0.17	0.13	73	0.18	0.29	69	0.19	0.16	75	0.01	0.35	28	0	0.17	14
Multifamily	30-89 days past due	0.83	0.04	97	0	0.06	28	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0.08	0	93	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.19	0.07	83	0.03	0.14	52	0.02	0.17	52	0.03	0.11	48	0.03	0.05	56
Nonfarm non-residential	30-89 days past due	0.29	0.13	78	0.04	0.14	32	0.04	0.13	38	0.16	0.23	55	0.06	0.14	31
	90+ days past due	0.06	0.01	92	0	0.01	62	0	0.01	31	0.02	0.02	74	0	0.03	22
	Nonaccrual	0.17	0.39	36	1.02	0.66	74	0.22	0.45	38	1.93	0.80	89	0.31	0.28	62
Owner Occupied	30-89 days past due	0.06	0.04	67	0.03	0.04	52	0.04	0.04	59	0.16	0.07	81	0.06	0.07	54
	90+ days past due	0.06	0	96	0	0	74	0	0	37	0.02	0	87	0	0.01	26
	Nonaccrual	0.15	0.14	58	0.24	0.25	55	0.20	0.17	60	0.51	0.27	80	0.31	0.16	76
Other	30-89 days past due	0.23	0.08	83	0.01	0.09	36	0	0.08	14	0	0.14	27	0	0.07	9
	90+ days past due	0	0	79	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.02	0.21	21	0.78	0.40	78	0.01	0.23	22	1.42	0.44	91	0	0.10	9
Farmland	30-89 days past due		0.11			0.11			0.10			0.11			0.23	
	90+ days past due		0.01			0			0			0			0.01	
	Nonaccrual		0.63			1.10			0.69			1.13			0.84	
Credit card	30-89 days past due	1.03	1.02	61	0.94	0.63	74	1.06	0.81	69	1.13	0.95	63	1.32	1.19	59
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0.95	0.11	92	0.90	0.08	94	0.78	0.10	91	1.02	0.05	95	1.15	0.11	94

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	17,185,827	14,251,746	14,092,285	14,322,015	14,542,928
Retained earnings	8,633,379	7,734,046	8,361,770	7,012,451	6,498,131
Accumulated other comprehensive income (AOCI)	-3,217,802	-381,167	-664,735	-58,886	-409,477
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	22,601,404	21,604,625	21,789,320	21,275,580	20,631,582
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	7,874,029	6,719,819	6,798,242	6,728,749	6,737,979
Accumulated other comprehensive income-related adjustments	-3,217,802	-381,167	-664,735	-58,886	-409,477
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	17,945,177	15,265,973	15,655,813	14,605,717	14,303,080
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	17,945,177	15,265,973	15,655,813	14,605,717	14,303,080
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,013,957	2,013,874	2,013,957	1,965,049	1,569,788
Tier 1 Capital	19,959,134	17,279,847	17,669,770	16,570,766	15,872,868
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,552,964	1,283,792	1,138,288	1,204,553	1,371,738
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,671,636	1,546,145	1,436,373	1,825,905	1,296,165
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	3,224,600	2,829,937	2,574,661	3,030,458	2,667,903
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	3,224,600	2,829,937	2,574,661	3,030,458	2,667,903
Exited advanced approach tier 2 capital					
Total capital	23,183,734	20,109,784	20,244,431	19,601,224	18,540,771
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	223,258,872	185,227,731	188,249,057	181,670,000	165,105,996
Less: Deductions from common equity tier 1 capital	7,874,029	6,719,819	6,798,243	6,728,750	6,737,979
Less: Other deductions	-341,248	-421,193	-348,686	-428,335	-413,729
Total assets for leverage ratio	215,726,091	178,929,105	181,799,500	175,369,585	158,781,746
Total risk-weighted assets	187,726,695	148,563,013	158,831,352	146,780,589	142,914,599
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.56	11.85	13	10.28	12.66	14	9.86	12.37	12	9.95	12.35	13	10.01	12.11	21
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.63	12.53	20	11.63	13.44	18	11.12	13.11	19	11.29	13.08	22	11.11	12.78	25
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.35	14.37	15	13.54	15.42	15	12.75	14.91	14	13.35	15.23	18	12.97	14.36	30
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.25	9.08	59	9.66	9.11	71	9.72	8.98	71	9.45	9.13	63	10	9.76	61
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1,114	1,857	3,523	3,985	4,521	-40.01	-29.18
Other insurance activities income	1,114	1,857	3,523	3,985	4,521	-40.01	-29.18
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	3,206,584	2,268,279	2,843,011	1,756,299	1,725,461	41.37	96.02

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
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Insurance activities revenue / Adjusted operating income	0.03	0.36	48	0.06	0.37	47	0.05	0.36	48	0.06	0.41	48	0.07	0.47	47
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.63	12.13	56	11.80	11.54	50	14.63	12	58	9.24	11.03	41	10.08	11.51	46
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		103,553			121,831			156,134			91,807			84,312	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.05	0.53	79	0.07	0.47	81	0.08	0.46	82	0.05	0.75	76	0.05	1.39	73

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	2,473,662	1,192,360	1,502,926	1,120,105	1,115,501
Real estate loans	38,629	17,705	13,281	17,036	20,373
Commercial and industrial loans	2,350,146	1,062,966	1,365,179	1,004,043	949,941
Loans to depository institutions and other banks acceptances	84,887	111,689	124,466	99,026	145,187
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,473,662	1,192,360	1,502,926	1,120,105	1,115,501
Total foreign deposits	0	240,093	125,825	242,208	364,592
Interest-bearing deposits	0	240,093	125,825	242,208	364,592
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits	0.10	0.25	40	0.13	0.12	62	0.12	0.14	55	0.33	0.42	42	0.70	1.19	33

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61		0	1.03	7	0.03	0.79	5		0.64		0.09	0.29	20
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Growth Rates															
Net loans and leases	107.46	11.61	89	-19.26	-1.19	20	34.18	6.83	84	0.41	-2.40	61	6.83	22.48	56
Total selected assets	107.46	18.50	87	-19.26	3.19	18	34.18	9.48	81	0.41	2.04	51	6.83	12.40	62
Deposits	-100	-4.80	3	-58.05	9.07	3	-48.05	0.73	3	-33.57	3.46	23	81	10.36	93

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.48	0.37	0.46	0.33	0.23

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	55,380	655,507	1,219,287	996,456	1,220,227	-91.55	-89.62
Dividends	0	600,000	1,120,000	900,000	1,130,000	-100.00	-100.00
Interest	17,724	17,539	34,938	42,014	48,391	1.05	-18.06
Management and service fees	37,656	37,968	64,349	54,442	41,836	-0.82	119.84
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	33,422	699	58,217	44,055	11,785	4681.40	
Dividends	32,677	0	56,657	39,918	8,341		
Interest	745	699	1,560	4,137	3,444	6.58	
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	88,802	656,206	1,277,504	1,040,511	1,232,012	-86.47	-83.36
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	-534	2,530	1,108	1,114	996		
Total operating income	88,268	658,736	1,278,612	1,041,625	1,233,008	-86.60	-83.50
Operating Expenses							
Personnel expenses	23,666	19,532	36,365	27,286	35,032	21.17	23.58
Interest expense	59,168	62,138	118,683	119,781	86,834	-4.78	21.48
Other expenses	14,321	15,654	27,632	30,049	27,230	-8.52	62.20
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	97,155	97,324	182,680	177,116	149,096	-0.17	26.70
Income (loss) before taxes	-8,887	561,412	1,095,932	864,539	1,083,912		
Applicable income taxes (credit)	-9,189	-9,233	-15,806	-15,622	-9,613		
Extraordinary items							
Income before undistributed income of subsidiaries	302	570,645	1,111,738	880,161	1,093,525	-99.95	-99.94
Equity in undistributed income of subsidiaries	783,950	688,787	1,207,448	177,291	697,013	13.82	375.26
Bank subsidiaries	836,700	658,779	1,188,064	169,832	681,765	27.01	429.64
Nonbank subsidiaries	-52,750	30,008	19,384	7,459	15,248		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	784,252	1,259,432	2,319,186	1,057,452	1,790,538	-37.73	23.02
Memoranda							
Bank net income	836,700	1,258,779	2,308,064	1,069,832	1,811,765	-33.53	28.14
Nonbank net income	-20,073	30,008	76,041	47,377	23,589		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	25,290,999	90.03	23,646,576	88.27	23,890,007	89.24	23,312,138	23,118,498	6.95	17.61
Common and preferred stock	24,142,209	85.94	22,498,327	83.98	22,741,867	84.95	22,163,855	21,972,511	7.31	18.64
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,125,000	4	1,125,000	4.20	1,125,000	4.20	1,125,000	1,125,000	0.00	0.00
Other receivables	23,790	0.08	23,249	0.09	23,140	0.09	23,283	20,987	2.33	-20.94
Investment in nonbank subsidiaries	409,085	1.46	311,018	1.16	474,840	1.77	211,143	219,254	31.53	412.39
Common and preferred stock	284,081	1.01	136,013	0.51	324,831	1.21	106,001	98,542	108.86	391.50
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	125,000	0.44	175,000	0.65	150,000	0.56	105,000	120,000	-28.57	525.00
Other receivables	4	0	5	0	9	0	142	712	-20.00	-99.80
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,214,324	7.88	2,672,922	9.98	2,266,479	8.47	2,679,779	1,417,514	-17.16	190.90
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	569	0	595	0	582	0	558	653	-4.37	0.53
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	176,614	0.63	158,997	0.59	138,615	0.52	151,040	127,418	11.08	80.51
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	28,091,591	100.00	26,790,108	100.00	26,770,523	100.00	26,354,658	24,883,337	4.86	25.17
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	1,541,158	5.49	1,539,798	5.75	1,540,477	5.75	1,888,797	845,612	0.09	342.56
Subordinated notes and debentures	1,973,105	7.02	1,554,826	5.80	1,558,281	5.82	1,551,935	1,639,288	26.90	0.14
Other liabilities	248,204	0.88	497,065	1.86	251,978	0.94	240,630	197,068	-50.07	309.49
Balance due to subsidiaries and related institutions	1,381	0	0	0	0	0	131	0		
Total liabilities	3,763,848	13.40	3,591,689	13.41	3,350,736	12.52	3,681,493	2,681,968	4.79	58.20
Equity Capital	24,327,743	86.60	23,198,419	86.59	23,419,787	87.48	22,673,165	22,201,369	4.87	21.25
Perpetual preferred stock (income surplus)	2,013,957	7.17	2,013,874	7.52	2,013,957	7.52	1,965,049	1,569,788	0.00	715.03
Common stock	6,448	0.02	5,710	0.02	5,713	0.02	5,699	5,682	12.92	13.98
Common surplus	22,099,515	78.67	18,964,385	70.79	19,004,921	70.99	18,939,664	18,890,593	16.53	17.80
Retained earnings	8,345,761	29.71	7,313,965	27.30	7,978,280	29.80	6,444,987	6,498,131	14.11	161.55
Accumulated other comprehensive income	-3,217,802	-11.45	-381,167	-1.42	-664,736	-2.48	-58,886	-409,477		
Other equity capital components	-4,920,136	-17.51	-4,718,348	-17.61	-4,918,348	-18.37	-4,623,348	-4,353,348		
Total liabilities and equity capital	28,091,591	100.00	26,790,108	100.00	26,770,523	100.00	26,354,658	24,883,337	4.86	25.17
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	6.62	10.52	13	11.09	12.64	43	10.07	11.94	37	4.76	7.29	24	8.32	9.68	27
Bank net income / Average equity investment in banks	7.33	11.07	16	11.31	12.37	44	10.29	11.80	42	4.85	7.45	22	8.49	10.51	28
Nonbank net income / Average equity investment in nonbanks	-13.55	10.05	0	49.31	13.40	90	46.86	13.12	91	46.26	9.75	94	26	7.89	88
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	106.69	98.83	74	99.95	96.24	35	99.52	96.79	34	101.17	88.16	39	101.19	82.22	41
Nonbank net income / Parent net income		2.55		2.38	3.10	70	3.28	3.40	71	4.48	3.59	75	1.32	5.93	61
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	15.47	17.48	59	15.48	16.87	60	14.31	16.81	56	16.24	20.06	61	12.08	20.43	54
Total debt / Equity capital	14.45	12.15	69	13.34	11.60	69	13.23	11.71	70	15.18	14.41	69	11.19	14.31	62
Total debt + notes payable to subs that issued TPS / Equity capital	14.45	14.28	59	13.34	13.82	57	13.23	13.63	58	15.18	16.67	63	11.19	16.36	57
Total debt + Loans guaranteed for affiliate / Equity capital	14.45	12.21	69	13.34	11.69	68	13.23	11.77	69	15.18	14.68	69	11.19	14.56	61
Total debt / Equity capital – excess over fair value	14.45	12.27	69	13.34	11.71	69	13.23	11.81	69	15.18	14.52	68	11.19	14.51	62
Long-term debt / Equity capital	14.45	11.61	69	13.34	11.05	69	13.23	10.95	70	15.18	13.56	69	11.19	13.04	62
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	25.66	39.62	36	59.60	39.10	67	59.83	39.86	62	46.85	34.67	58	20.27	28.44	45
Double Leverage															
Equity investment in subs / Equity capital	100.41	103.92	36	97.57	103.07	18	98.49	103.22	22	98.22	102.81	22	99.41	103.22	25
Total investment in subs / Equity capital	105.64	109.01	52	103.27	108.26	45	104.04	108.40	48	103.75	110.16	43	105.12	111.07	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.06	0.41	37	-0.22	0.25	18	-0.15	0.29	25	-0.38	0.47	19	-0.07	0.36	24
Equity investment in subs – equity cap / Net income-div (X)	0.13	1.23	12		0.83			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	19.78	126.15	12	137.84	138.64	56	134.93	152.85	50	111.08	136.59	41	148.47	177.68	44
Cash from ops + noncash items + op expense / Op expense + dividend	17.25	116.54	18	148.42	130.64	62	146.71	154.48	54	119.29	147.24	42	162.56	190.27	45
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	90.66	92.87	40	99.71	103.17	52	69.23	98.54	26	232.26	134.08	86	155.12	116.34	79
Pretax operating income + interest expense / Interest expense	84.98	1,457.38	20	1,003.49	1,479.01	50	1,023.41	1,835.33	39	821.77	2,016.32	42	1,348.26	1,968.54	53
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	84.98	1,417.74	20	1,003.49	1,667.11	48	1,023.41	1,770.77	41	821.77	1,539.23	45	1,348.26	1,632.83	56
Dividends + interest from subsidiaries / Interest expense + dividends	10.75	140.52	13	136.60	153.06	49	134.54	174.12	43	109.61	150.43	33	153.44	210.80	36
Fees + other income from subsidiaries / Salary + other expenses	99.13	10.93	96	107.91	12.78	98	100.55	11.92	97	94.95	13.95	96	67.19	16.52	83
Net income / Current part of long-term debt + preferred dividends (X)	13.85	28.68	31	22.54	41.77	47	20.46	47.61	40	9.82	35.64	30	24.54	57.11	54
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.02	3.32	77	8.91	3.64	84	8.23	3.44	80	10.04	3.85	83	5.62	2.64	76
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.23	1.69	58	0.20	1.79	56	0.33	1.76	67	0.14	2.66	53	0.16	5.62	47
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	38,003.64	82.17	99	68.42	78.46	47	70.43	66.37	57	88.60	81.10	62	62.99	57.84	63
Dividends declared / Net income	53.14	34	85	31	25.30	62	33.76	28.27	63	73.75	42.29	90	38.47	33.08	57
Net income – dividends / Average equity.....	3.10	7.04	11	7.65	9.64	39	6.67	8.62	36	1.25	4.14	17	5.12	6.46	30
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	153.67	139.49	61	143.04	155.92	52	115.41	132.17	45	164.05	178.13	47
Dividends from nonbank subsidiaries	7.84	2.20	86	0	3.97	27	7.24	4.90	78	5.12	3.41	77	1.21	7.53	58
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	7.84	168.66	15	153.67	193.08	51	150.28	203.53	48	120.53	174.85	34	165.26	260.40	35
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	47.67	36.56	63	48.53	45.96	50	84.13	60.28	72	62.37	66.55	41
Interest income from bank subsidiaries.....	2.12	0.13	95	1.39	0.11	95	1.51	0.11	95	3.93	0.36	94	2.67	0.54	88
Management and service fees from bank subsidiaries	4.50	0.85	87	3.02	0.90	82	2.79	0.88	83	5.09	1.47	82	2.31	1.55	78
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	6.62	46.71	19	52.07	38.35	64	52.83	51.33	52	93.14	62.88	76	67.35	69.36	43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98		0	54.17	18	74.51	62.63	56	84.26	56.39	61	35.36	82.95	42
Interest income from nonbank subsidiaries.....		2.85		2.33	2.35	77	2.05	2.44	75	8.73	7.38	78	14.60	20.25	71
Management and service fees from nonbank subsidiaries		0.54		0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....		0.18		0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries		54.49		2.33	76.16	21	76.56	87.22	52	92.99	79.84	59	49.96	150.41	29
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	91.08	67.82	46	87.59	74.16	38	86.40	69.76	40	91.65	67.32	46
Interest income from bank subsidiaries.....	20.08	0.78	93	2.66	0.39	91	2.73	0.23	93	4.03	0.63	90	3.92	0.80	88
Management and service fees from bank subsidiaries	42.66	1.33	96	5.76	2.08	82	5.03	1.44	84	5.23	1.87	81	3.39	1.81	80
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	62.74	75.26	26	99.51	81.78	64	95.36	83.13	34	95.66	82.20	40	98.96	78.80	61
Dividends from nonbank subsidiaries	37.02	3.28	92	0	2.67	26	4.43	3.07	80	3.83	1.95	81	0.68	2.65	59
Interest income from nonbank subsidiaries.....	0.84	0.24	88	0.11	0.35	83	0.12	0.18	82	0.40	0.73	81	0.28	1.19	74
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	37.86	5.58	90	0.11	6.48	50	4.55	4.67	76	4.23	4.70	74	0.96	7.29	51
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11